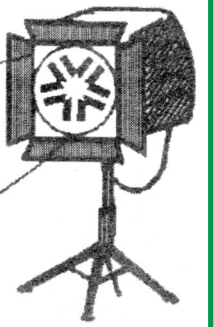


DISTRICT OF COLUMBIA OFFICE ON AGING

Spotlight On Aging



VOLUME XX, ISSUE 10

A newsletter for D.C. Seniors

October 2005

Celebrating Older Washingtonians and 30 years of the Office on Aging

EXECUTIVE DIRECTOR'S MESSAGE



By E. Veronica Pace

October 1 begins the new fiscal year for the D.C. Office on Aging and its senior service network programs and services (October 1, 2005 through September 30, 2006).

The fiscal year 2006 operating budget for the D.C. Office on Aging is stable at \$21,415,491 representing a 1.3 percent change from fiscal year 2005's approved budget of \$21,133,260.

The mission of the agency is to provide advocacy, health, education, employment and social services to District residents 60 and older so that they can live longer and maintain independence, dignity and choice. Throughout the year as we celebrate older Washingtonians, 30 years of the Office on Aging, its senior service network, and the D.C. Commission on Aging, we will seek opportunities to define, refine and meet the ever changing needs of a growing older population.

In calendar year 2006 (January 1 through December 31, 2006), Medicare's new prescription drug benefit, called Part D, will begin covering a portion of the cost of prescription drugs for people who enroll. Please read the third of three articles featured in this issue of "Spotlight on Aging" about Part D coverage. Older Washingtonians who are District of Columbia residents can call the Health Insurance Counseling Project for free neutral and confidential help at 202-739-0668.

Our message in pictures this issue features new and expanded opportunities for health promotion and disease prevention with senior wellness centers as focal points for teaching self-care and lifestyle changes.

Updates will follow in future issues as we complete the renovation of the Washington Senior Wellness Center and begin construction of wellness centers at the Kennedy Theater, Hayes School and Georgia Avenue sites.

Wellness Centers

The old Kennedy Theatre will be transformed into a Senior Wellness Center.



Future home of Hayes Senior Wellness Center in Ward 6.



Renovation is underway at the Model Cities Senior Wellness Center in Ward 5.



Renovation is underway at Washington Senior Wellness Center in Ward 7.



Future home of Georgia Avenue Wellness Center in Ward 1.



GOVERNMENT OF THE DISTRICT OF COLUMBIA

ANTHONY A. WILLIAMS, MAYOR

D.C. OFFICE ON AGING NEWSLETTER

Scenes from ELDERFEST 2005



Honorary chair for the event, Congresswoman Eleanor Holmes Norton, receives an award for her support of senior citizens in the District with Veronica Pace and Charlotte McConnell of Family and Child Services.



Ms. Senior D.C. Sandra Bears and Karen Shook, emcee for ELDERFEST



Washington Times received the ELDERFEST Corporate Sponsorship Award



Deputy Mayor Neil Albert supports senior programs.



Seniors sold their arts and crafts at ELDERFEST.



City Administrator Robert Bobb supports senior programs.



Chairman Cropp greeted seniors at ELDERFEST.



Seniors could obtain information at ELDERFEST.



ELDERFEST welcomed victims of Hurricane Katrina.



Seniors performed at ELDERFEST.

D.C. OFFICE ON AGING NEWSLETTER

Community Calendar

October events

6th • 2 to 3 p.m.

Learn about predatory lending and have your questions answered by Su Cheng, program director of the Housing Counseling Services. This workshop will be held at IONA Senior Services located at 4125 Albemarle St., N.W. For more information or to register, call 202-966-1055.

6th

Come to a lecture about the new prescription drug program and Medicare Part D hosted by the Washington Seniors Wellness Center at Hillcrest Recreational Center, 32nd and Camden Sts., S.E. For more information, call 202-581-9355.

8th • 11 a.m.

The United Planning Organization Weekend Nutrition Program will host a "Pink Ribbon Ceremony" as part of Breast Cancer Awareness Month. The United Planning Organization is located at 1649 Good Hope Rd., S.E. Call 202-373-1860 for more information.

9th • 3:30 p.m.

Hear guest speaker Reverend Carl Edwards Davis and his choir at the Upper Room Baptist Church located at 60 Burns St., N.E. as part of "Come Alive in 2005." For more information, call 202-396-4375.

14th • 7:30 a.m.

In recognition of Breast Cancer Control Awareness Month, the Washington Seniors Wellness Center will host its fifth annual "1-2-3 Mile Walk." Registration for the walk is at 7:30 a.m., and the

walk begins at 8:15 a.m. at the Hillcrest Recreational Center Walking Trail, 32nd and Camden Sts., S.E. For information, contact Vanessa Williams-Harvey at 202-581-9355.

20th, 25th, 26th

Interested in learning about other cultures? Join the United Planning Organization's Project Keen and the Phillip T. Johnson Senior Center in a series of visits to different embassies in Washington, D.C. and a special Zimbabwe luncheon. On Thursday, Oct. 20 at 11 a.m. there will be a trip to the Embassy of Spain, on Tuesday, Oct. 25 at 11 a.m. there will be a trip to the Embassy of Japan, and on Wednesday, Oct. 26 at 12 p.m. there will be a luncheon Zimbabwe style to celebrate United Nations Day. The Phillip T. Johnson Senior Center is located at 3200 S St., S.E. Call Robinette Livingston at 202-584-4431 for more information.

21st, 22nd, 23rd

Serenity Players, Inc. has a new location: THEARC Theatre, located at 1901 Mississippi Ave., S.E. Its grand opening play is The Old Settler, directed by Cody Jones. Performances begin at 1 p.m., with a matinee show on Oct. 21 targeting senior residences and centers, independent living centers, and adult day programs; Oct. 21 at 7:30 p.m.; Oct. 22 at 1 p.m. and Oct. 23 at 4 p.m. Admission is \$10 for senior citizens (60+) and students under 18, and \$15 for general admission. All performances are fully accessible to accommodate patrons with special needs, including enhancement equipment for the hearing impaired. For tickets or more information, call 202-583-3128 or 202-574-4248.

28th • 2 to 4 p.m.

The Washington Seniors Wellness Center will host an "Oldies But Goodies Happy Halloween" Dance. The center is located at the Hillcrest Recreational Center on 32nd and Camden Streets, S.E. For tickets, contact Janice Corey at 202-581-9355.

29th • 12:30 p.m.

October is American Diabetes Month. Enjoy nutritious diabetic snacks with Evelyn Minor, program nutritionist for the United Planning Organization's Weekend Nutrition Program. The United Planning Organization is located at 1649 Good Hope Rd., S.E. Call 202-373-1860 for more information.

Early November event

3rd • 1 to 3 p.m.

IONA's Reminiscence Group is hosting a presentation called "The New Medicare Part D Drug Benefit" with Michael Knipmeyer from the Health Insurance Counseling Project at George Washington University. This presentation will be held at IONA Senior Services, located at 4125 Albemarle St., N.W. For more information or to register, call 202-895-9448.

Ongoing

Fridays • 1:30 p.m.

Come to the Washington Seniors Wellness Center's "Games-A-Plenty" every Friday at 1:30 p.m. Play "Skip Bo," "Bid Whist," "Pokena," and "Pinnochle" at the Hillcrest Recreational Center, located at 32nd and Camden Streets, S.E. To sign up, call 202-581-9355.

SPOTLIGHT ON AGING

Spotlight On Aging is published by the Information Office of the D.C. Office on Aging for D.C. senior residents.

Advertising contained in the Senior Beacon is not endorsed by the D.C. Office on Aging or by the publisher.

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202-724-5622 • www.dcoa.dc.gov

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The D.C. Office on Aging does not discriminate against anyone based on actual or perceived: race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, familial status, family responsibilities, matriculation, political affiliation, disability, source of income, and place of residence or business.

Sexual harassment is a form of sex discrimination which is prohibited by the Act. In addition, harassment based on any of the above protected categories is prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subjected to disciplinary action.

The Office on Aging is in partnership with the District of Columbia Recycling Program.

Don't Forget Your HEALTH



October is **Breast Cancer Awareness Month.**

Women please remember to get your yearly mammogram.

EMPLOYERS WANTED!

Employers are needed to hire District residents 55 and older to fulfill their full time and part time employment needs. Employers gain mature dependable, safety-conscious and hard working employees for a wide range of positions.

The D.C. Office on Aging Older Workers Employment and Training Program (OWETP) provides employment and training opportunities for District of Columbia residents 55 years of age and older. The program can match your labor needs with qualified job seekers. This service is provided free of charge.

For more information contact:

D.C. Office on Aging, Older Worker Employment and Training Program

441 Fourth Street, NW, Suite 950, Washington, D.C. 20001 • 202-724-3662



D.C. OFFICE ON AGING NEWSLETTER

Medicare and My Medicines—What's Next?

By Suzanne H. Jackson

Medicare's new prescription drug benefit, called Part D, will start covering a portion of the cost of prescription drugs for people who enroll in 2006. This is the third of three articles explaining what this new option will mean for people in the District of Columbia. This month, we focus on the factors people will want to consider in deciding whether or not to buy a plan, including those people who already have drug coverage.

You should consider: 1) your current and possible future drug costs; 2) the premiums that each plan will charge and the coverage each plan will provide; 3) whether you can get help paying for the premiums; 4) the drugs available in each plan and the prices of these drugs; and 5) whether you are willing to pay a higher premium in the future if you decide not to join a Medicare drug plan by May 15, 2006, but need to sign up at a later time.

If you currently have drug coverage, you should also consider: 1) whether your current coverage is considered "creditable coverage," 2) how secure your current coverage is; 3) how your costs would compare to your costs with Medicare prescription drug coverage; and 4) how you feel about any risk that you may need to pay a penalty if you wait until after May 15, 2006 to enroll.

What are my current drug costs?

If you do not keep receipts, ask your pharmacist for a list of the drugs that you bought during the last six months and the prices that you paid. If you go to a major pharmacy, a printout of this information should be available at no charge through the pharmacy's computer. If the information is not available, save your receipts over a month or two, and make a list of the drugs that you take and how much you pay for a month's supply.

How can I possibly guess my future drug costs?

Without the help of a working crystal ball, no one can know what the future will bring. This is the reason we buy insurance, to protect us against unknown future risks.

But if you have a chronic illness, or if you have health conditions that are known risks for chronic health conditions (a history of high blood pressure, pre-diabetes, or very high cholesterol, for example), or if there is such a history in your family, you should talk to your doctor about the risk that you will need to take prescription medicines on a regular basis in the future, and how much these medicines are likely to cost without health insurance.

What premiums will the plans charge, and what will they cover?

Information about each plan will be available in the next edition of Medicare and You, which will be mailed to the home of each Medicare beneficiary in October, 2005. This information will also be available through 1-800-MEDICARE and the Medicare Web

site, www.medicare.gov, in late September, and through the Health Insurance Counseling Project, 202-739-0668, at the same time. In October, information about the drugs that each plan will cover will be available through each of these sources as well.

Some plans will be "economy" plans, costing about \$20 per month, and covering the minimum benefits required by law. Others will be "luxury plans," costing more than \$20 per month, and providing greater coverage of drug costs, or a wider selection of brand-name medicines, or both.

Can I get help with the cost of premiums?

If you have limited income and resources, you may qualify for help with paying the premiums, and the portion of costs that would not be borne by the Medicare drug plan. If your income is below \$1,217 per month (\$1,624 per month for a couple), and your resources are below \$11,500 for a single person (\$23,000 for a couple), you should qualify for this assistance. If your resources are below \$4,000 per month (\$6,000 for a couple), you should call the Income Maintenance Administration at 202-724-5506 for information and an application. If your resources are above this amount, but below \$11,500 (\$23,000 for a couple), you should call or visit the Social Security office nearest you.

Will the drugs I take be covered, and how much will I pay?

One way to compare expenses in each plan is to use the Medicare prescription drug plan finder, which will be available through the Internet at www.medicare.gov in October. If you live in the District of Columbia, you can always call the Health Insurance Counseling Project for free, neutral, and confidential help: 202-739-0668. You should prepare by making a list of the prescription medications that you take. Using this information, and other basic information about yourself and your spouse (if you are married), you can find out what your drug costs would be under the Medicare drug plans available in your area.

I already have health insurance that covers prescriptions. How does it compare?

You will soon receive a notice from your insurance company telling you whether your current coverage is considered "creditable coverage." If you now have creditable coverage, your current prescription drug coverage is considered equal to or better than the coverage offered by the Medicare prescription drug plans. If your coverage is secure (see below), you can stay with your current coverage. If your coverage is not secure, you may want to purchase a Medicare drug plan instead. If you do not have "creditable coverage," your prescription drug coverage is not considered as good as the coverage you could get through a Medicare drug plan.

My coverage is not creditable coverage. What happens if I keep it anyway?

Almost all Medigap plans that cover prescription medications (Plans H, I and J), are not considered creditable coverage. Some are, however, so you should pay close attention to your mail and read the notice from your Medigap company carefully.

You can decide to keep this coverage, but if you lose it later for any reason - the premiums become too expensive, or the company goes out of business, for example - you will have to wait until an "open season," held each year from November 15th to December 31st, to enroll, and coverage will not be effective until January of the following year. You will also pay a penalty when you enroll late in Medicare prescription drug coverage, described below.

What if I wait to get coverage?

If you do not have drug coverage now, or you have coverage that is not considered "creditable coverage," and you wait until after May 15, 2006 to buy Medicare prescription drug coverage, you may be required to pay a premium penalty. The penalty will be one percent of the premium price for each full month between May, 2006 and the time that your enrollment becomes effective. You will have to pay this penalty for as long as you have your Medicare prescription drug coverage.

For example, if you lose your prescription coverage in January of 2007, you will not be able to enroll until November 15th, 2007, and your coverage will not be effective until January of 2008. If the company is then charging premiums of

\$35 a month, you would pay an additional 12% each month: your premium would total over \$39 a month. Over a year, you would pay an extra \$48 in premiums.

How secure is the coverage that I have now?

The general rule is that the bigger your plan, and the longer it has been in business, the more secure it is. While it is not always the case that large and long-lived plans are very secure over the long term, experts generally consider the plans available through the Federal Employee Health Benefits Programs to be very secure. Retiree health coverage offered by a smaller employer, or even a larger employer, however, may not be as secure.

The security of your plan is an important factor to consider. If your drug costs are high, you may not wish to risk losing coverage for even a few months. If you are without coverage for more than 63 days in a row, you may need to wait until some time after you have enrolled in a Medicare drug plan to get full coverage for all of the medicines you have been taking.

How do I get help choosing a plan?

You can call 1-800-MEDICARE at any time, day or night; you should have your list of prescriptions ready. If you have access to a computer and the Internet, you can use the prescription plan finder at www.medicare.gov. If you want individual, personal help, you can call the G.W. Health Insurance Counseling Project at 202-739-0668 and one of our counselors will help you to choose a plan and to find out if you qualify for help with the cost of plan premiums and the cost of medicines under the plans. ■

GOVERNMENT OF THE DISTRICT OF COLUMBIA Office of the Attorney General

Do you think you've been treated unfairly by a business?

Call the Attorney General's Consumer Protection Hotline at: 202-442-9828

What we do:

- We may be able to provide you with the information that you need to resolve the problem on your own.
- We may be able to help you and the business work together to resolve the problem.
- We may use your complaint information to start an investigation or bring a lawsuit, if we think that the business is doing something deceptive or unfair that affects many people.

What we don't do:

- We don't represent individuals.
- We don't give legal advice.

We can help:

- People who live in the District of Columbia.
- People who have had problems with a District of Columbia business.

Office of the Attorney General

441 Fourth Street, NW, Suite 450 North, Washington, DC 20001

Fax: 202-727-6546

Consumer Hotline: 202-442-9828

or Contact us at: consumercomplaint.oag@dc.gov

Get consumer information on the web at: www.oag.dc.gov

